



## Privacy Policy

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## Contenido

A. Scope .....	3
B. Data Controller .....	3
C. Personal Data Collected.....	3
D. Purpose of Processing .....	4
E. Legal Basis for Processing .....	5
F. Collection Methods .....	5
G. Data Sharing and Transfer.....	6
H. Security Measures .....	7
I. Data Subjects' Rights.....	7
J. Data Retention.....	8
K. Use of Cookies and Similar Technologies.....	8
L. Privacy Policy Modifications .....	8

## **A. Scope**

At Genesis PII, the privacy of our customers, employees, and users is of utmost importance. This Privacy Policy details how we collect, use, disclose, and protect the personal information provided to us. This policy applies to all activities and services offered by Genesis PII, including but not limited to, the management of delinquent loans, credit lines, and other financial products.

Our policy covers all individuals who interact with our company, whether they are customers, employees, suppliers, or visitors to our website. Additionally, we ensure that all personal data is handled in accordance with applicable laws and regulations, providing transparency and control over the information. At Genesis PII, we recognize the responsibility to properly manage and protect personal data and are committed to upholding the highest standards of privacy and information security.

## **B. Data Controller**

Genesis PII Holding Ltd. is the organization responsible for the collection and processing of personal data. Our company is dedicated to the management and administration of delinquent loans, with the primary goal of reintegrating customers into the financial system through personalized solutions. The Genesis PII data protection team is available to respond to any inquiries related to privacy and the handling of personal data.

We are committed to addressing any concerns promptly and efficiently, ensuring that personal data is treated with the utmost care and respect. Genesis PII has also implemented internal procedures to ensure that all privacy-related requests are handled promptly and in accordance with current legislation.

## **C. Personal Data Collected**

Genesis PII collects various types of personal data to offer and improve our services. The collection of this data is conducted transparently and with the users' consent, ensuring that it is handled in accordance with current privacy regulations. The information collected includes data that allows for direct personal identification, as well as demographic and behavioral information. This data helps us better understand our customers' needs, optimize our offerings, and enhance the user experience on our platforms. Additionally, we collect technical and usage information to ensure the security and

efficiency of our online services. Below are the specific types of data we collect and their purpose within the context of our operations:

- I. Identification Information: Name, address, email, phone number, and other unique identifiers that enable us to communicate effectively with our customers and employees.
- II. Demographic Data: Information such as age and gender, which helps us better understand our customers' needs and tailor our services accordingly.
- III. Location Information: Data collected for security purposes and visitor registration, ensuring a safe environment for both our employees and customers.
- IV. Payment Information: Credit card details and billing addresses used to process transactions securely and efficiently.
- V. Audio and Video Recordings: Calls with our customer service, which are used to improve service quality and ensure accuracy in communication.
- VI. Inferences: Information inferred from user behavior, such as preferences and household income, which allows us to personalize our services and offerings.
- VII. Device Information: Device type, IP address, and operating system used to access our services, helping us maintain security and improve service compatibility.

#### **D. Purpose of Processing**

At Genesis PII, we use the personal data collected for various specific purposes. The primary purpose of data processing is to ensure that we can provide our services effectively and efficiently, fulfilling our contractual and regulatory obligations. Additionally, we analyze the information to continuously improve our products and services, adapting to our customers' needs and preferences. The data is also used to ensure effective and personalized communication with users, facilitating customer service and problem resolution. Furthermore, we employ the information to protect our systems against fraud and ensure the security of transactions. Below, the various purposes for which personal data is used within our company are explained in detail:

- I. Transaction Processing: We manage and process financial transactions securely, ensuring that all operations are carried out with the highest efficiency and accuracy possible.
- II. Regulatory Compliance: We comply with all applicable laws and regulations, ensuring that our data handling practices align with legal standards.
- III. Product and Service Improvement: We analyze the information collected to continuously improve our products and services, adapting to our customers' needs and preferences.
- IV. Customer Service: We use data to provide assistance and respond to user inquiries quickly and efficiently, ensuring a positive experience.

- V. **Marketing and Communications:** We send relevant information about products, services, and promotions to users who have opted to receive our communications, always respecting their privacy preferences and options.
- VI. **Security and Fraud Prevention:** We protect our systems and prevent fraudulent activities by continuously monitoring and analyzing user information.
- VII. **Analysis and Research:** We conduct studies and analyses to better understand our customers' needs, allowing us to develop more effective and personalized solutions.

## **E. Legal Basis for Processing**

The processing of personal data at Genesis PII is based on various legal grounds that ensure the legitimacy and transparency of our operations. These bases include the explicit consent of the user, the necessity to execute a contract, compliance with legal obligations, and the pursuit of legitimate interests. Each of these bases provides a solid legal framework for the handling of personal information, ensuring that our processes comply with current regulations and respect users' rights. It is essential that our customers understand the legal reasons behind the processing of their data, for which we provide a detailed explanation of each legal basis used in our operations:

- I. **Consent:** Where necessary, we obtain the explicit consent of the user for the processing of their personal data.
- II. **Contract Execution:** We process personal data when necessary to fulfill contractual obligations to our customers.
- III. **Legal Obligation:** We process personal data to comply with our legal and regulatory obligations.
- IV. **Legitimate Interest:** We process personal data to pursue legitimate business interests, such as improving our services and operations, provided that these interests do not override the fundamental rights and freedoms of the user.

## **F. Collection Methods**

We use various methods to collect personal data effectively and securely. These methods include online forms, cookies, subscriptions, and collection during direct interactions with our customer service teams. Each of these methods is designed to ensure the accuracy and relevance of the data collected, enabling better personalization and enhancement of our services. Additionally, we maintain high standards of security and privacy at every point of data collection, ensuring that personal information

is handled responsibly and in compliance with applicable laws. Below are detailed descriptions of the methods and sources of collection used by Genesis PII:

- I. Online Forms: We collect information provided by users through forms on our websites, allowing us to manage their requests and provide personalized services.
- II. Cookies and Similar Technologies: We use cookies to collect data about browsing and the use of our websites, improving the user experience and optimizing our platforms.
- III. Subscriptions: We collect information when users subscribe to our newsletters and promotions, enabling us to maintain continuous and relevant communication.
- IV. Direct Interactions: We collect data during direct interactions with our customer service team, ensuring that we can effectively respond to user inquiries and issues.
- V. Events and Promotions: We collect information during participation in events and promotions, allowing us to offer personalized and relevant experiences to our customers.

## **G. Data Sharing and Transfer**

We may share users' personal data with various entities to enhance our services and fulfill legal obligations. This includes sharing information with our affiliates and service providers acting on our behalf, ensuring that these entities comply with our privacy and security standards. Additionally, in specific cases, we may transfer personal data to countries outside the European Economic Area, always ensuring that such transfers are made with appropriate protective measures. Transparency in data sharing and transfer is key to maintaining our customers' trust, so we provide clear details about these practices:

- I. Genesis Affiliates: We collaborate with our affiliates to improve our services globally, ensuring that data is handled securely and in compliance with applicable laws.
- II. Service Providers: We contract third parties to perform services on our behalf, such as customer service, ensuring that these providers meet our privacy and security standards.
- III. Legal and Security Reasons: We disclose personal information when necessary to comply with legal obligations, protect our rights and property, and ensure the security of our systems and users.
- IV. International Data Transfers: We transfer data to countries outside the European Economic Area when necessary, ensuring that such transfers comply with applicable privacy laws and are made with appropriate safeguards.

## H. Security Measures

At Genesis PII, the security of personal data is a priority. We implement a series of administrative, technical, and physical measures to protect information against unauthorized access, loss, alteration, or destruction. These measures include the use of encryption, strict access controls, and regular audits to ensure the integrity of our systems. Additionally, we continuously train our staff on best practices in data security, ensuring they are prepared to handle information securely and in accordance with regulations. Below are detailed descriptions of the security measures we have implemented to protect personal data:

- I. Access Controls: Restrictions on who can access personal information, ensuring that only authorized personnel have access.
- II. Data Encryption: We use encryption to protect sensitive data during transmission, ensuring that information remains secure at all times.
- III. Audits and Monitoring: We conduct audits and monitor our systems to detect and prevent unauthorized access, ensuring the integrity of our systems.
- IV. Staff Training: We provide ongoing training to our staff on privacy and data security practices, ensuring they are aware of best practices and regulations.

## I. Data Subjects' Rights

We respect and guarantee users' rights regarding their personal data, including the rights to access, rectify, delete, object, and data portability. These rights allow users to control their personal information and ensure it is handled fairly and transparently. We provide clear and accessible procedures for users to exercise their rights, and we are committed to responding promptly and effectively to all related requests. Below are the rights of data subjects and the steps to exercise them:

- I. Access: The right to access personal information we hold.
- II. Rectification: The right to request the correction of incorrect or incomplete information.
- III. Deletion: The right to request
- IV. the deletion of personal information, subject to certain legal exceptions.
- V. Objection: The right to object to the processing of information for certain purposes, such as direct marketing.
- VI. Portability: The right to request the transfer of information to another data controller.

To exercise these rights, users can contact us through [contact information]. We are committed to responding promptly and effectively to all requests related to data subjects' rights.

## **J. Data Retention**

We retain personal information for as long as necessary to fulfill the purposes for which it was collected, ensuring its relevance and accuracy. Data retention is carried out in accordance with applicable laws and regulations and is based on clear and justified criteria. At the end of the retention period, personal data is securely deleted or anonymized. Genesis PII's data retention policy ensures that personal information is not kept longer than necessary, respecting users' rights and ensuring legal compliance. Below are detailed descriptions of our data retention practices:

- I. Legal Compliance: Retain data as required by applicable laws and regulations.
- II. Dispute Resolution: Maintain information to resolve disputes and enforce our agreements.
- III. Analysis and Marketing: Retain data for internal analysis and marketing activities.

## **K. Use of Cookies and Similar Technologies**

We use cookies and similar technologies to enhance the user experience on our websites, collecting data on browsing and the use of our platforms. These technologies allow us to personalize content, offer social media features, and analyze our traffic. Additionally, we use cookies for marketing purposes, tailoring ads to the user's interests. We provide options to manage cookie preferences, allowing users to control the use of these technologies on our websites. Below is a detailed explanation of the use of cookies and similar technologies and how users can manage their preferences:

- I. Functional Cookies: Enhance the website's functionality.
- II. Performance Cookies: Analyze how users use our site to improve it.
- III. Advertising Cookies: Personalize ads based on user interests.

Users can manage their cookie preferences through their browser settings or on our website.

## **L. Privacy Policy Modifications**

We reserve the right to update this Privacy Policy at any time, ensuring that our users are always informed about our data handling practices. Any significant changes to the policy will be notified through our usual communication channels, and an updated version will be published on our website.

For any additional inquiries, users can contact us through our portal [Genesis.mx](https://Genesis.mx)